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RENTAL PROPERTY COVERAGE

# Protect your rental property and yourself



You've got a lot invested in your rental property. Not just your money, but your time. And since an ordinary condo owners or homeowners policy won't cover you, you need the specific protection of either our [Rental Dwelling Policy](#) or our [Rental Condo Unitowners Policy](#). They're created to protect your valuable property, shield you from liability claims, even provide lost rental income if your property is too damaged to rent.

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ZIP Code

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## Rental Dwelling Policy

If you own a rental property, this is the protection you need. [Learn more](#)

If you own more than 1 or 2 rental homes, [learn more](#)



## Rental Condo Unitowners Policy

Renting out your condo? This protection is specifically designed for you.

[Learn more](#)

Need rental property protection? [Find an agent.](#)

### Rentalutions

Software for landlords. Made for part time landlords, full time you.

[Learn more](#)



Actual annual premiums will vary depending on coverages selected, amounts of coverage, deductibles, and other factors. Details of coverage or limits vary in some states. This is only a general description of coverage and not a statement of contract. Coverage is subject to the terms, provisions, exclusions and conditions in the policy itself and in any endorsements.

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Bloomington, IL

State Farm General Insurance Company  
Bloomington, IL

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Winter Haven, FL

State Farm Lloyds  
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RENTAL DWELLING POLICY

# Protect your rental dwelling, right down to the rent you're earning.

You may not live there, but the rental property you own is a big investment. So, just like you protect your own home with the right insurance coverage, you want to do the same for your rental. A State Farm Rental Dwelling policy can help pay for property damage, injury and liability claims made against you, even loss of rental income if your property is damaged.

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## Take a closer look at our Rental Dwelling Policy

+ What's covered

+ What's not covered

+ Discounts and other helpful details

Need rental home protection? [Find an agent.](#)

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## RENTAL DWELLING POLICY

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## Take a closer look at our Rental Dwelling Policy

### What's covered

The State Farm Rental Dwelling Policy covers accidental, direct physical loss to your rental dwelling and your personal property located there, based upon the coverage provided by your policy.

This policy may help with the following coverages:

- **Dwelling Coverage:** To pay for covered repairs or reconstruction of the dwelling and other structures on the same property.
- **Personal Property Coverage:** To pay for covered losses to your property located at your rental dwelling. This includes furniture and other personal property rented with or used to maintain the property.
- **Loss of Rents Coverage:** To reimburse you for fair rental value lost if your rental dwelling is damaged by an insured loss that causes the property to be uninhabitable.
- **Liability Coverage:** To protect yourself financially against costly liability lawsuits.

### What's not covered

While the State Farm Rental Dwelling Policy provides broad coverage, it does not provide coverage for every loss. Examples of losses not insured include, but are not limited to:

- Damage caused by continuous or repeated seepage or leakage of water or steam.
- Water damage caused by flood or underground water.
- Earth movement including earthquake and landslide.
- Damage caused by settling, deterioration, contamination or nuclear hazard.
- Damage caused by birds, rodents, insects or domestic animals.

### Discounts and other helpful details

#### Home Alert Discounts

You may qualify for a discount if you have fire, smoke, or burglar alarms or any other home monitoring system. If you're considering the purchase of a home monitoring or home automation system, check out our [special offers for State Farm customers](#).

#### Inflation Coverage

This coverage automatically increases the amount of insurance on the dwelling and personal property as inflation increases the cost of replacing your property. The changes are based on the movement of an inflation index and are reflected in the premium on each renewal.

#### Replacement Cost Dwelling Coverage

Pays for the cost to repair or replace the dwelling up to a specified limit.

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RENTAL CONDO UNITOWNERS POLICY

# Renting out your condo was the right move. So is this coverage.

If you're renting out the condo you own, you want to protect your investment there. And since an ordinary condominium policy won't cover you, you want protection that's specifically designed for your situation. A State Farm Rental Condo Unitowners Policy will protect your property, furnishings, liability, and even make up for lost rents if your unit is damaged and can't be leased.

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## Take a closer look at our Rental Condo Unitowners Policy

- [+ What's covered](#)
- [+ What's not covered](#)
- [+ Discounts and other helpful details](#)

Need rental condo protection? [Find an agent.](#)

Actual annual premiums will vary depending on coverages selected, amounts of coverage, deductibles, and other factors. Details of coverage or limits vary in some states. This is only a general description of coverage and not a statement of contract. Coverage is subject to the terms, provisions, exclusions and conditions in the policy itself and in any endorsements.

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## Take a closer look at our Rental Condo Unitowners Policy

### What's covered

The State Farm Rental Condo Unitowners Policy covers accidental, direct physical loss to your condo unit and your personal property located there, based upon the coverage provided by your policy.

This policy may help with the following coverages:

- **Building Property Coverage:** This includes the features of your unit that are your responsibility to insure, which may include items such as wall finishes, floor coverings, fixtures, alterations and appliances.
- **Personal Property Coverage:** To pay for covered losses to your property located at your condo unit. This includes furniture and other personal property rented with or used to maintain the unit.
- **Loss of Rents Coverage:** To reimburse you for fair rental value lost if your condo unit is damaged by an insured loss that causes the property to be uninhabitable.
- **Liability Coverage:** To protect yourself financially against costly liability lawsuits.

### What's not covered

Although our Rental Condo Unitowners Policy is comprehensive, it does not provide coverage for every loss. Examples of losses not covered include, but are not limited to:

- Water damage caused by flood or underground water.
- Earth movement including earthquake and landslide.
- Damage caused by settling, deterioration, contamination or nuclear hazard.
- Damage caused by wear and tear, insects, birds, or rodents.

### Discounts and other helpful details

#### Home Alert Discounts

You may qualify for a discount if you have fire, smoke, or burglar alarms or any other home monitoring system. If you're considering the purchase of a home monitoring or home automation system, check out our [special offers for State Farm customers](#).

#### Inflation Coverage

The amount of coverage on your unit is automatically adjusted to help keep pace with inflation

#### Loss Assessment Coverage

Covers your share of any assessment against all unit owners because of property damage due to an insured loss, liability, personal injury or illegal discrimination.

Need rental condo protection? [Find an agent.](#)

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